

Fill in this information to identify your case:

United States Bankruptcy Court for the:

NEW JERSEY

Case number (if known)

Chapter you are filing under:

☐ Chapter 7

☐ Chapter 11

☐ Chapter 12

☒ Chapter 13

☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

04/20

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Juan

First name

Pablo

Middle name

Cardona

Last name and Suffix (Sr., Jr., II, III)

First name

Middle name

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-0196

Debtor 1 **Juan Pablo Cardona**

Case number (if known)

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

☒ I have not used any business name or EINs.

☐ I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

Business name(s)

EIN

EIN

5. Where you live

**99 Manchester Place
Newark, NJ 07104**

Number, Street, City, State & ZIP Code

Essex

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Juan Pablo Cardona**

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

☒ No. Go to Part 4.

☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.

☐ Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

☒ No.

☐ Yes. What is the hazard? _____

If immediate attention is needed, why is it needed? _____

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property? _____

Number, Street, City, State & Zip Code

Debtor 1 **Juan Pablo Cardona**

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

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I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Juan Pablo Cardona**

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?	16a.	Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> No. Go to line 16b. <input checked="" type="checkbox"/> Yes. Go to line 17.
	16b.	Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. <input type="checkbox"/> No. Go to line 16c. <input type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts

17. Are you filing under Chapter 7?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes.	I am not filing under Chapter 7. Go to line 18. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? <input type="checkbox"/> No <input type="checkbox"/> Yes
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18. How many Creditors do you estimate that you owe?	<input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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19. How much do you estimate your assets to be worth?	<input checked="" type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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20. How much do you estimate your liabilities to be?	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input checked="" type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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Part 7: Sign Below**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Juan Pablo Cardona**Juan Pablo Cardona**

Signature of Debtor 1

Signature of Debtor 2

Executed on **January 21, 2021**
MM / DD / YYYYExecuted on
MM / DD / YYYY

Debtor 1 **Juan Pablo Cardona**

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ David Beslow, Esq.

Date

January 21, 2021

Signature of Attorney for Debtor

MM / DD / YYYY

David Beslow, Esq. 5300

Printed name

Goldman & Beslow, LLC

Firm name

7 Glenwood Avenue

Suite 311B

East Orange, NJ 07017

Number, Street, City, State & ZIP Code

Contact phone **973-677-9000**

Email address

yrodriguez@goldmanlaw.org

5300 NJ

Bar number & State

Amex
Correspondence/Bankruptcy
Po Box 981540
El Paso, TX 79998

Amex
P.o. Box 981537
El Paso, TX 79998

Bank of America
Attn: Bankruptcy
4909 Savarese Circle
Tampa, FL 33634

Bank of America
Attn: Bankruptcy
4909 Savarese Circle
Tampa, FL 33634

Bank of America
Attn: Bankruptcy
Po Box 982234
El Paso, TX 79998

Bank of America
Po Box 982238
El Paso, TX 79998

Bank of America
Po Box 982238
El Paso, TX 79998

Bank of America
Po Box 982238
El Paso, TX 79998

Better Real Estate
101 Eisenhower Parkway
#300
Roseland, NJ 07068

Bryce Beiderman
734 Boulevard East
Weehawken, NJ 07086

Central Loan
Attn: Bankruptcy
Po Box 77404
Ewing, NJ 08628

Central Loan
Po Box 77404
Ewing, NJ 08628

Chase Card Services
Attn: Bankruptcy
Po Box 15298
Wilmington, DE 19850

Chase Card Services
Attn: Bankruptcy
Po Box 15298
Wilmington, DE 19850

Chase Card Services
Po Box 15369
Wilmington, DE 19850

Chase Card Services
Po Box 15369
Wilmington, DE 19850

Citi/Sears
Citibank/Centralized Bankruptcy
Po Box 790034
St Louis, MO 63179

Citi/Sears
Po Box 6217
Sioux Falls, SD 57117

Citibank
Citicorp Credit Svcs/Centralized Bk dept
Po Box 790034
St Louis, MO 63179

Citibank
Citi Mtg, Inc/Bankruptcy
Mc- 730 Po Box 790130
O'Fallon, MO 63368

Citibank
Citicorp Credit Srvs/Centralized Bk dept
Po Box 790034
St Louis, MO 63179

Citibank
Po Box 6217
Sioux Falls, SD 57117

Citibank
Po Box 6181
Sioux Falls, SD 57117

Citibank
Po Box 6241
Sioux Falls, SD 57117

Citibank/Exxon Mobile
Attn: Bankruptcy
Po Box 790034
St Louis, MO 63179

Citibank/Exxon Mobile
Po Box 6497
Sioux Falls, SD 57117

Citibank/The Home Depot
Citicorp Credit Srvs/Centralized Bk dept
Po Box 790034
St Louis, MO 63179

Citibank/The Home Depot
Po Box 6497
Sioux Falls, SD 57117

City of Newark
Department of Water/Sewer
920 Broad Street, Room B-31F
Newark, NJ 07102

City of Newark
Tax Collector
920 Broad Street
Newark, NJ 07102

City of Newark
Tax Collector
920 Broad Street
Newark, NJ 07102

City of Newark
Water/Sewer Dept.
920 Broad Street
Newark, NJ 07102

Comenity Bank/Victoria Secret
Attn: Bankruptcy
Po Box 182125
Columbus, OH 43218

Comenity Bank/Victoria Secret
Po Box 182789
Columbus, OH 43218

Corey Jones
Better Real Estate
101 Eisenhower Parkway
#300
Roseland, NJ 07068

Costco Anywhere Visa Card
Attn: Bankruptcy
Po Box 6500
Sioux Falls, SD 57117

Costco Anywhere Visa Card
Po Box 6190
Sioux Falls, SD 57117

David Stanley Brown
372 Holly Drive
Wyckoff, NJ 07481

David Stanley-Brown c/o
Harold P Cook III & Assoc.
886 Belmont Avenue
Suite B
Haledon, NJ 07508

Equifax
P.O. Box 740241
Atlanta, GA 30374-0241

Equifax Credit Info. Services, Inc.
P.O. Box 740241
Atlanta, GA 30374

Experian
P.O. Box 2002
Allen, TX 75013

Experian
P.O. Box 4500
Allen, TX 75013

Florostone Realty Inc.
429 Chestnut Street
Roselle Park, NJ 07204

Grisela Flores
Florostone Realty Inc.
429 Chestnut Street
Roselle Park, NJ 07204

Home Point Fncl Corp
Attn: Bankruptcy
11511 Luna Rd, Ste 200
Farmers Branch, TX 75234

Home Point Fncl Corp
4849 Greenville Avenue
Dallas, TX 75206

Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 19101-7346

Juan P Villafane
555 Mount Prospect Avenue
Newark, NJ 07104

Katilia Y Velez
Hacienda De La Baume
#149
Boqueron, PR 00622

Katilia Y Velez
Hacienda De La Baume
#149
Boqueron, PR 00622

Kohls/Capital One
Attn: Credit Administrator
Po Box 3043
Milwaukee, WI 53201

Kohls/Capital One
Po Box 3115
Milwaukee, WI 53201

Lafayette Lending, LLC
853 Broadway
Fl. 5
New York, NY 10003

LendingClub
Attn: Bankruptcy
595 Market St, Ste 200
San Francisco, CA 94105

LendingClub
595 Market St
San Francisco, CA 94105

Lincoln Automotive Fin
Attn: Bankruptcy
Po Box 542000
Omaha, NE 68154

Lincoln Automotive Fin
Attn: Bankruptcy
Po Box 542000
Omaha, NE 68154

Lincoln Automotive Fin
Pob 542000
Omaha, NE 68154

Lincoln Automotive Fin
Pob 542000
Omaha, NE 68154

Pro Cap 8 LLC
US Bank Cust for Pro Cap 8
50 South 16th Street
Suite 2050
Philadelphia, PA 19102

Rodrigo Cardona
144-44 38th Avenue
Apartment G
Flushing, NY 11354

Security National Mortgage
Central Loan & Admin Reporting
Ewing, NJ 08628

Security National Mortgage Company
Attn: Bankruptcy
5300 South 360 West
Salt Lake City, UT 84123

Security National Mortgage Company
5300 South 360 West
Salt Lake City, UT 84123

Shelby County Trustee
PO Box 2751
Memphis, TN 38101-2751

Skyone Federal Cu
1 Cross Island Plz
Rosedale, NY 11422

State of New Jersey
Division of Taxation
50 Barrack Street
P.O. Box 269
Trenton, NJ 08625-0269

State of New Jersey
c/o Attorney General
25 West Market Street
Trenton, NJ 08625

Suzi Tortora
734 Boulevard East
Weehawken, NJ 07086

Syncb/HH Gregg
Attn: Bankruptcy
Po Box 965060
Orlando, FL 32896

Syncb/HH Gregg
C/o Po Box 965036
Orlando, FL 32896

Synchrony Bank/ JC Penneys
Attn: Bankruptcy
Po Box 965064
Orlando, FL 32896

Synchrony Bank/ JC Penneys
Po Box 965007
Orlando, FL 32896

Synchrony Bank/Gap
Attn: Bankruptcy
Po Box 965060
Orlando, FL 32896

Synchrony Bank/Gap
Po Box 965005
Orlando, FL 32896

Synchrony Bank/Howards
Attn: Bankruptcy Dept
Po Box 965060
Orlando, FL 32896

Synchrony Bank/Howards
C/o Po Box 965036
Orlando, FL 32896

Synchrony Bank/PC Richards & Sons
Attn: Bankruptcy Dept
Po Box 965060
Orlando, FL 32896

Synchrony Bank/PC Richards & Sons
C/o Po Box 965036
Orlando, FL 32896

Synchrony Bank/TJX
Attn: Bankruptcy Dept
Po Box 965064
Orlando, FL 32896

Synchrony Bank/TJX
Po Box 965015
Orlando, FL 32896

Target
c/o Financial & Retail Services
Mailstop BT PO Box 9475
Minneapolis, MN 55440

Target
Po Box 673
Minneapolis, MN 55440

Teachers Federal Credit Union
Attn: Bankruptcy
Po Box 9005
Smithtown, NY 11787

Teachers Federal Credit Union
102 Motor Pkwy
Hauppauge, NY 11788

TLOA of NJ LLC
11 Talcott Notch Road
2nd Floor
Farmington, CT 06032

TOLA OF NJ LLC
11 Talcott Notch Road
2nd Floor
Farmington, CT 06032

TransUnion Consumer Solutions
P.O. Box 2000
Crum Lynne, PA 19022

TransUnion LLC
2 Baldwin Place
PO Box 1000
Chester, PA 19022

USAA Federal Savings Bank
Attn: Bankruptcy
9800 Fredericksburg Rd
San Antonio, TX 78288

USAA Federal Savings Bank
Attn: Bankruptcy
10750 Mcdermott Freeway
San Antonio, TX 78288

USAA Federal Savings Bank
Attn: Bankruptcy
9800 Fredericksburg Rd
San Antonio, TX 78288

USAA Federal Savings Bank
Pob 47504
San Antonio, TX 78265

USAA Federal Savings Bank
10750 Mc Dermott
San Antonio, TX 78288

USAA Federal Savings Bank
Pob 47504
San Antonio, TX 78265

Visions FCU
Attn: Bankruptcy
24 Mckinley Ave
Endicott, NY 13760

Visions FCU
Attn: Bankruptcy
24 Mckinley Ave
Endicott, NY 13760

Visions FCU
24 Mckinley Av
Endicott, NY 13760

Visions FCU
24 Mckinley Av
Endicott, NY 13760

Wells Fargo/Bob's Discount Furniture
Attn: Bankruptcy
Po Box 10438 Mac F8235-02f
Des Moines, IA 50306

Wells Fargo/Bob's Discount Furniture
Cscl Dispute Team N8235-04m
Des Moines, IA 50306

West Hudson Pulmonary Associates
816 Kearny Avenue
Kearny, NJ 07032-3148

Westlake Financial Services
Attn: Bankruptcy
Po Box 76809
Los Angeles, CA 90054

Westlake Financial Services
Attn: Bankruptcy
Po Box 76809
Los Angeles, CA 90054

Westlake Financial Services
4751 Wilshire Blvd
Los Angeles, CA 90010

Westlake Financial Services
4751 Wilshire Blvd
Los Angeles, CA 90010